

How To – Solar & EE Portal Application

The Solar & EE Portal Application is a mobile and desktop version of the portal application. You can use this application to onboard an application for the following products:

- Solar Equipment
- Energy Efficient Equipment (energy efficient roofs, HVAC, windows, exterior coatings, etc.)
- Water Conservation Improvements (artificial turf, drip irrigation, rainwater catchment, etc.)

Please note: If you are not in the customer's home, you can complete the application over the phone or send an email with your link the Solar & EE Portal Application, and the customer can complete the application remotely.

STEP 1

Click on the **Solar & EE Portal Application** link provided by the credit union.

Once you are on the application page, complete the following fields and Click **Continue**

- **Select a Purpose:** Solar, Energy Efficient Equipment, or Water Conservation
- **Loan Amount:** This is the total cost of the project.
- **Term:** Input the requested term in months (see current rate sheet for available terms)

The screenshot displays the 'Personal Loan' application interface for Wheelhouse Credit Union. At the top, the logo and 'Apply in 3 Steps' progress indicator are visible. The main heading is 'Personal Loan'. Below it, a dropdown menu labeled 'Select a purpose*' is shown with three options: 'Energy Efficient Equipment', 'Solar Equipment' (which is selected and highlighted with a grey background), and 'Water Conservation Improvements'. Further down, the 'Provide loan information' section contains two input fields: 'Loan Amount*' with the value '\$25,000.00' and 'Term (months)*' with the value '144'. A red asterisk indicates required fields. At the bottom, a dark blue 'Continue' button is present. A small note at the bottom center states '*Required Field(s)'.

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STEP 2

Personal Information:

Complete all required (*) fields under each section:

Please Note: to prefill Name, Address, and date of birth you click on the person icon and **snap a picture** of the back of the applicants ID.

The screenshot shows the 'Tell Us About Yourself' section of the Wheelhouse Credit Union application. The 'Personal Information' subsection is highlighted with a red box. It contains a prompt to click or tap to pre-fill information with a driver's license and a person icon. Below this, the form asks if the user is an employee of Wheelhouse Credit Union (NO). It then has fields for First Name (MARISOL), Middle Name, Last Name (TESTCASE), Suffix (None), SSN (***-**-0001), Date of Birth (12/05/1975), Member Number, and Citizenship Status (US CITIZEN). The SSN field has a 'Show SSN' link and a lock icon. The Date of Birth field has a calendar icon.

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Contact Information and Address:

Complete all required (*) fields under each section:

The screenshot shows a web browser window with the URL https://apptest.loanspq.com/pl/PersonalLoan.aspx?enc=li4vaDVj_-KYKOppTSH6EDyarnOpbEc. The page title is "Applicant Information". The browser's address bar and menu bar are visible. The page content includes a dropdown menu for "US CITIZEN" and two main sections highlighted with red boxes:

- Contact Information**: This section includes a "Preferred Contact Method" dropdown menu (set to "Cell"), an "Email" field (containing "MTESTCASE@GMAIL.COM"), and three phone number fields: "Home Phone" (containing "(619) 297-4835"), "Cell Phone" (containing "(619) 288-5658"), and "Work Phone" (containing "(856) 652-6589"). There is also a "Work Phone Extension" field.
- Current Physical Address**: This section includes an "Address" field (containing "9124 FRONT ST"), a "Zip" field (containing "92119"), a "City" field (containing "SAN DIEGO"), a "State" dropdown menu (set to "California"), an "Occupancy Status" dropdown menu (set to "Buying/Own With Mortgage"), and an "Occupancy Duration" field (set to "12" months). There is also a checkbox labeled "Use different address for mailing".

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Financial Information:

Complete all required (*) fields under each section:

The screenshot shows the 'Financial Information' section of the application. The title '\$ Financial Information' is highlighted with a red box. Below the title, there are several input fields: 'Annual Household Income' with a value of '\$8,569.00', 'Add other income' (a toggle switch), 'Monthly Mortgage/Rent Payment' with a value of '\$1,500.00', 'Employment Status' (a dropdown menu set to 'Employed'), 'Profession/Job Title' (a text field with 'ENGINEER'), 'Employer' (a text field with 'COUNTY OF SAN DIEGO'), and 'Employment Duration' (a dropdown menu set to '17' months). Below these fields, there is a red note: 'Optional: You may take a picture or upload a copy of your W2, last month Pay stub, Proof of homeownership, etc. This may help you speed up the application process.' Below the note is a button with an upload icon and the text 'Click or tap here to capture or upload an image or document.' At the bottom, there are three buttons: 'Continue without Co-Applicant', 'Continue with Co-Applicant', and 'Or Go Back'. The footer includes the text 'Wheelhouse Credit Union', 'Federally Insured by NCUA. Equal Housing Lender.', and '© 2013-2019 MeridianLink, Inc., All Rights Reserved.'

Things to remember when completing the application:

- If the employment is less than two years, obtain previous employment.
- If there is a joint applicant, you will want to click “Continue with Co-Applicant.”
- If occupancy duration is less than two years, obtain previous address.
- Make sure the email and contact information is correct.

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STEP 3

https://apptest.loanspq.com/pl/PersonalLoan.aspx?enc=ll4vaDVj_-KYKOppTSH6EDyarrOpbEc... Review and Submit

File Edit View Favorites Tools Help

Date Calculator Add to or ... SDMCU Demo Links Due Diligence Paycity LPQ Calc ContractorCHK C-Portal Title (2) Adobe E-Sign Maple Street OFAC

wheelhouse CREDIT UNION Apply in 3 Steps

Review and Submit

Personal Loan Information

Line of Credit	NO	Loan Amount	\$25,000.00
Loan Purpose	Solar Equipment	Term	144 month(s)

Applicant Information

Employee of Lender	NO	Full Name	MARISOL TESTCASE
SSN	***-**-0001	Date of Birth	12/05/1975
Citizenship Status	US CITIZEN		

Applicant Contact Information

Email	MTESTCASE@GMAIL.COM	Home Phone	(619) 255-6523
Cell Phone	(619) 256-6236	Preferred Contact Method	Cell

Address

Current Physical Address	9556 MAIN ST, SAN DIEGO, CA 92119	Occupancy Status	BUYING/OWN WITH MORTGAGE
Occupancy Duration	14 yrs	Mailing address is the same as current physical address	

Financial Information

Employment Status	EMPLOYED	Profession/Job Title	ENGINEER
Employer	COUNTY OF SAN DIEGO	Employment Duration	17 yrs
Gross Monthly Income (before taxes)	\$5,569.00	Monthly Mortgage/Payment	\$1,500.00

Please answer question(s) below

Do you have additional information about the project or loan request? If so, enter it here.

2.99% BUYDOWN

Read, Sign and Submit

By clicking "I Agree" below, you are certifying the accuracy of all the information in this application and you understand that San Diego Metropolitan Credit Union (we, us) will, and authorize us to, verify the information. You authorize us to pull credit reports and credit information in connection with this application and for any future reason as permitted by law.

☐ By checking the box, you consent to the sharing of information with your chosen contractor.

☐ I disagree

*Required Field(s)

I Agree

Or Go Back

Review and submit – Double check with applicant that the information is correct

Please answer question(s) below – Use this field send the CU a note (Buy-down, rental property "rental property address", downpayment, etc.). Please remember you can also send us an email or Web message

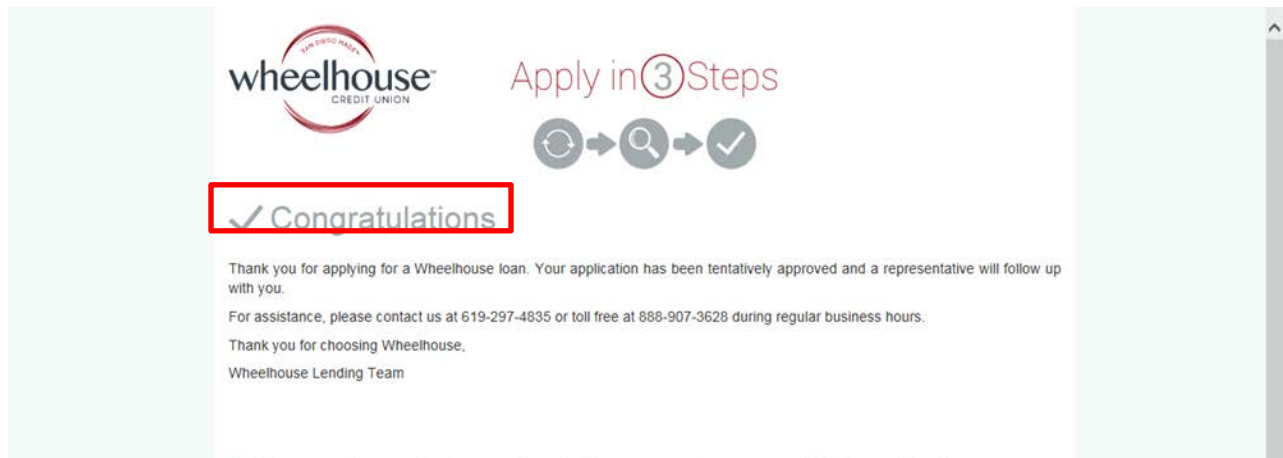
Read, Sign, and Submit – You will need to verbally deliver this disclosure to the applicant.

Click the **I Agree** button, and the application will run through our automated underwriting system.

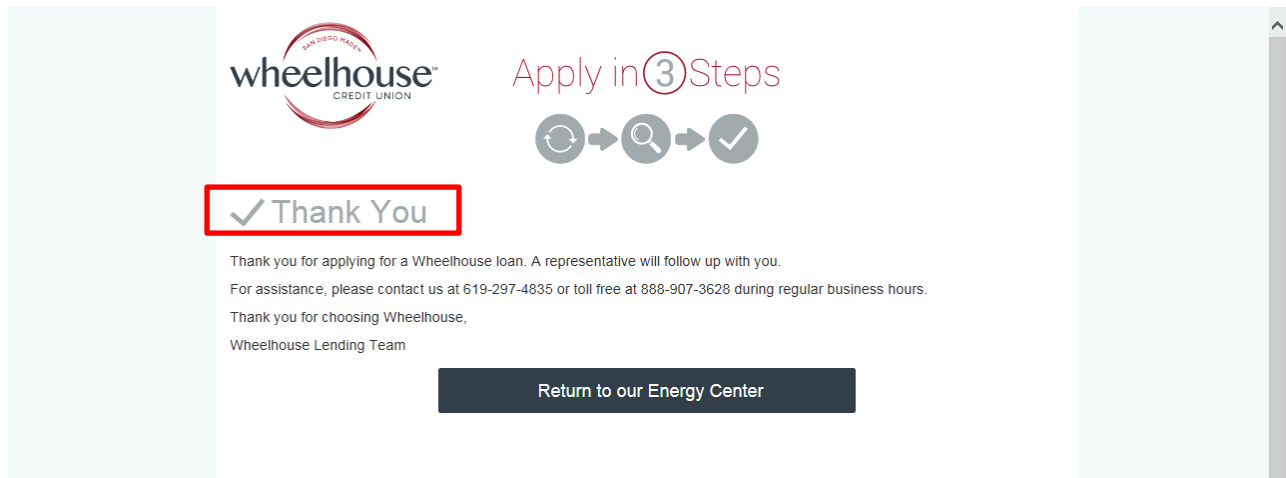
You have successfully submitted an application!

After the loan runs through the automated underwriting system, you will receive one of the two following responses.

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If you get the above response, that means the application is “**Instant Approved**”! These approvals are tentative and subject to meeting all Solar and Energy Efficient loan guidelines.



The above response indicates a complete application, but the application did not meet system approval guidelines. The loan will have a decision within the next 24hrs and the portal will be updated in real time.